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GOVERNOR

## **Top 5 Reasons for Creating a State-Run Health Insurance Exchange**

### **1. It is the best choice for Idaho.**

The Governor fought hard against the mandates and overreaching federal authority of Obamacare when he joined the lawsuit with other states, but despite his best efforts the law remains in place. After careful deliberation, the Governor decided it was not in the best interests of the majority of Idaho's citizens to surrender full decision-making authority to the federal government by allowing a federal exchange to be established in Idaho. He would not accept leaving something as personal and private as healthcare or the fate of our businesses to the mercy of Washington, D.C.

### **2. It keeps the feds at bay.**

Believing the state can ignore the requirements of Obamacare will result in a federal exchange being imposed on Idaho citizens. This would invite increased federal involvement in state affairs through further regulation of our insurance markets, enlargement of the federal bureaucracy and incurring federal fees for operating costs associated with running a federal exchange.

### **3. The higher cost of a federal exchange.**

It is in Idaho's best interests to implement a state-run exchange that would be funded at first through a series of federal grants. Going forward, exchange participants would fund the state-run exchange through user fees or assessments set by a local board. Keeping the exchange local would avoid the addition of a 3.5-percent premium surcharge for policies purchased through a federal exchange to fund its operations.

### **4. State implementation of an exchange is consistent with our state's rights stance.**

Ceding all control to the federal government means giving up any possibility of effectively pursuing local priorities regarding cost containment, quality control, regulatory control, accountability, job formation and a product tailored to our needs.

### **5. It's the law.**

We may not agree with the Affordable Care Act or accept its mandates, but elected officials are sworn to sustain the laws of our country. We are a nation of laws with established avenues for addressing our grievances. Governor Otter, in the State of the State Address, said "You all know how I feel about Obamacare. I will continue encouraging and supporting efforts by our Idaho delegation and many others to repeal and replace the law. But the fact remains that for now and for the foreseeable future it is the law. And as responsible elected officials we're sworn to uphold the rule of law – not just those laws that we support."